

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

IN RE: : CASE NO. 21-12650

JANEL S. BORTON : CHAPTER 13

DEBTOR : JUDGE HOPKINS

: **NOTICE OF REAL ESTATE**
: **APPRAISAL**
:

Now comes the Debtor, Janel S. Borton, by and through counsel, and hereby submits the attached appraisal for the property listed in Schedule A of the Petition filed herein.

Respectfully submitted,

/s/ Paul J. Minnillo
Paul J. Minnillo, Esq. (OH-0065744)
MINNILLO LAW GROUP Co., LPA
2712 Observatory Avenue
Cincinnati, OH 45208
(513)723-1600/(513) 723-1620 (Fax)
pjm@mlg-lpa.com



Bill Fawley

HIGHLAND COUNTY AUDITOR | HIGHLAND COUNTY, OHIO

Summary

Parcel Number 49-24-105-051.00
Location Address 16 DIEHL AVE
Acres 0.3645
Legal Description I/L 85
(Note: Not to be used on legal documents.)
Land Use 510 - Single family Dwlg owner occup
(Note: Land Use is for valuation purposes only. Consult the local jurisdiction for zoning and legal use..)
City MOWRYSTOWN CORP
Township WHITEOAK TWP
School District BRIGHT LSD
Homestead Reduction: No
Owner Occupancy Credit: Yes

Notes

Current Deed Volume: 918
Current Deed Page: 590

Owners

Owner Address BORTON JANEL S 16 E DIEHL ST MOWRYSTOWN OH 45155	Tax Payer Address COVIUS MORTGAGE SOLUTIONS 12410 E MIRABEAU PARKWAY SPOKANE WA 99216
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Tax Rates

Full Tax Rate: 62.650000
Effective Tax Rate: 47.397993

Valuation

Assessed Year	2020	2019	2018	2017	2016
Land Value	\$7,800	\$7,800	\$7,800	\$8,200	\$8,200
CAUV Value	\$0	\$0	\$0	\$0	\$0
Improvements Value	\$131,900	\$131,900	\$131,900	\$37,700	\$37,700
Market Value	\$139,700	\$139,700	\$139,700	\$45,900	\$45,900
Land Value	\$2,730	\$2,730	\$2,730	\$2,870	\$2,870
CAUV Value	\$0	\$0	\$0	\$0	\$0
Improvements Value	\$46,170	\$46,170	\$46,170	\$13,200	\$13,200
Taxable Value	\$48,900	\$48,900	\$48,900	\$16,070	\$16,070

Land

Land Type	Calculated Acres	Actual Frontage	Effective Frontage	Depth	Depth Factor	Base Rate	Unit Rate	Adjusted Rate	Appraised Value (100%)
L1 - Front Lot Entry	0.3645	81	81	196	121%	80	80	96.8	\$7,840
Total	0.3645								\$7,840

Dwellings

Card Number of Stories 2 Style Conventional Year Built 1900 Year Remodeled 2017 Rooms 7 Bedrooms 4 Full Baths 1 Half Baths 0 Family Rooms 0 Dining Rooms 1 Basement Garages 0 GradeCode C 00 Grade Adjustment 100% Condition Good	Exterior Wall BRICK Heating Heat Cooling Central Basement Pt Bsmt/Pt Crawl Attic None Finished Living Area 1890 Unfinished Living Area 0 First Floor Area 1346 Upper Floor Area 544 Half Floor Area 0 Finished Basement Area 0 Total Basement Area 544 Attic Area 0 Fireplace Openings 0 FireplaceStackCount 0
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Additions

Card 001

Addition Code	Description	Base Area	Year Built	Appraised Value (100%)
PR1	Porch Frame - Open	318	0	\$7,030
PR4	Porch Masonry - Enclosed	216	0	\$10,380
WD1	Wood Deck	336	0	\$3,690

Sales

Sale Date	Sale Price	Seller	Buyer	No. of Properties
4/29/2016	\$137,000	BARNES SHERRY	BORTON JANEL S	2
8/26/2011	\$65,000	CHERRY TERESA L	BARNES SHERRY	2
5/17/2004	\$99,600	WILLIAMS CHARLES E	CHERRY TERESA L	2
9/15/1998	\$85,000	CHRISTIE ALBERT & LINDA	WILLIAMS CHARLES E	2
1/1/1990	\$0	Unknown	CHRISTIE ALBERT & LINDA	0

Recent Sales In Area

Sale date range:

From:

11/16/2018

To:

11/16/2021

Sales by Neighborhood

1500

Feet



Sales by Distance

Tax History

Tax Year (click for detail)	Delinquent	1st Half	2nd Half	Total Due
2020 Pay 2021	\$0.00	\$1,220.85	\$1,109.86	\$0.00
2019 Pay 2020	\$0.00	\$1,839.05	\$1,839.05	\$0.00
2018 Pay 2019	\$0.00	\$1,104.27	\$1,104.27	\$0.00

Special Assessments

Special Assessments Project
(click for detail)[31-070 - MOWRYSTOWN SEWER](#)

Payments

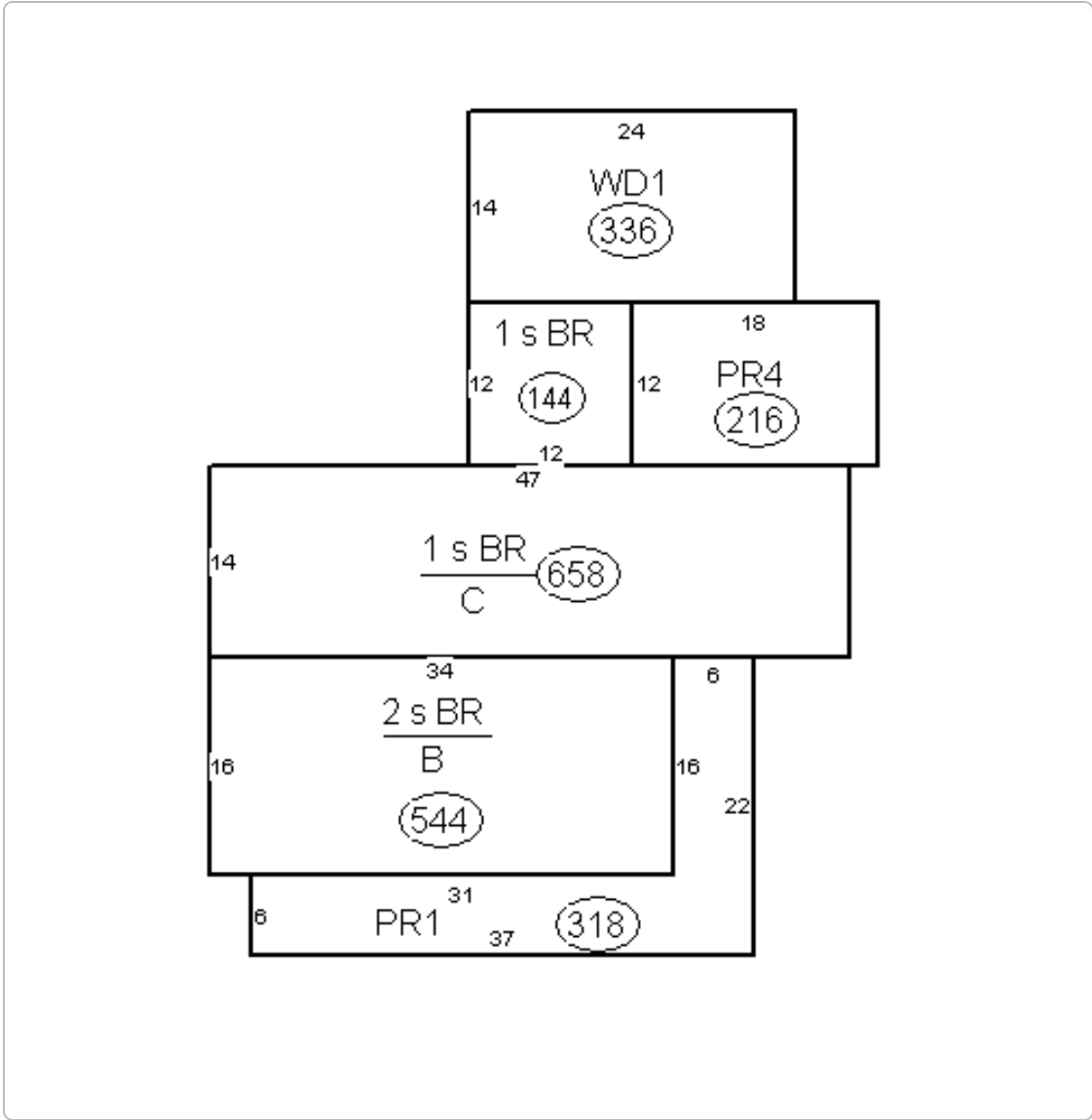
Detail:

Tax Year	Effective Payment Date	Paid By	Amount	Receipt Number
2020 Pay 2021	6/29/2021	COVIOUS MORTGAGE SOLUTIONS LENDER #01798 RP	\$2,330.71	COVIOUS#1-06292021-1-18
2019 Pay 2020	7/31/2020	CORELOGIC	\$1,839.05	CORELOGIC2-07312020-1-2652
2019 Pay 2020	2/13/2020	CORELOGIC	\$1,839.05	CORELOGIC1-02132020-1-2534
2018 Pay 2019	7/30/2019	CORELOGIC	\$1,104.27	CORELOGIC-07302019-1-2170
2018 Pay 2019	2/22/2019	CORELOGIC	\$1,104.27	CORELOGIC1-02222019-1-2297

Total:

Tax Year	Amount
2020 Pay 2021	\$2,330.71
2019 Pay 2020	\$3,678.10
2018 Pay 2019	\$2,208.54

Sketches



Map



No data available for the following modules: Ag Soil, Buildings, Improvements.

Disclaimer: The Highland County Data is property of Highland County, Ohio. This data has been derived from public records that are constantly undergoing change and is not warranted for content or accuracy. Highland County cannot be held liable for errors or omissions in the data.

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Bill Fawley

HIGHLAND COUNTY AUDITOR | HIGHLAND COUNTY, OHIO

Summary

Parcel Number 49-24-107-004.00
Location Address DIEHL AVE
Acres 5
Legal Description 5.00 ACRES
 (Note: Not to be used on legal documents.)
Land Use 599 - Other Residential Structures
 (Note: Land Use is for valuation purposes only. Consult the local jurisdiction for zoning and legal use.)
City MOWRYSTOWN CORP
Township WHITEOAK TWP
School District BRIGHT LSD
Homestead Reduction: No
Owner Occupancy Credit: No

Notes

Current Deed Volume: 918
Current Deed Page: 590

Owners

Owner Address BORTON JANEL S 16 E DIEHL ST MOWRYSTOWN OH 45155	Tax Payer Address COVIUS MORTGAGE SOLUTIONS 12410 E MIRABEAU PARKWAY SPOKANE WA 99216
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Tax Rates

Full Tax Rate: 62.650000
Effective Tax Rate: 47.397993

Valuation

Assessed Year	2020	2019	2018	2017	2016
Land Value	\$42,500	\$42,500	\$42,500	\$19,700	\$19,700
CAUV Value	\$0	\$0	\$0	\$0	\$0
Improvements Value	\$5,900	\$5,900	\$5,900	\$5,500	\$5,500
Market Value	\$48,400	\$48,400	\$48,400	\$25,200	\$25,200
Land Value	\$14,880	\$14,880	\$14,880	\$6,900	\$6,900
CAUV Value	\$0	\$0	\$0	\$0	\$0
Improvements Value	\$2,070	\$2,070	\$2,070	\$1,930	\$1,930
Taxable Value	\$16,950	\$16,950	\$16,950	\$8,830	\$8,830

Land

Land Type	Calculated Acres	Actual Frontage	Effective Frontage	Depth	Depth Factor	Base Rate	Unit Rate	Adjusted Rate	Appraised Value (100%)
A3 - Residual	5	0	0		0%	8500	8500	8500	\$42,500
Total	5.0000								\$42,500

Improvements

Card 1

Improvement Code	Description	Length	Width	Total Area	Year Built	Appraised Value (100%)
60	Shed	24	12	288	2014	\$3,000
60	Shed	20	14	280	2012	\$2,900
Total						\$5,900

Sales

Sale Date	Sale Price	Seller	Buyer	No. of Properties
4/29/2016	\$137,000	BARNES SHERRY	BORTON JANEL S	2
8/26/2011	\$65,000	CHERRY TERESA L	BARNES SHERRY	2
5/17/2004	\$99,600	WILLIAMS CHARLES E	CHERRY TERESA L	2
9/15/1998	\$85,000	CHRISTIE ALBERT & LINDA	WILLIAMS CHARLES E	2
1/1/1990	\$0	Unknown	CHRISTIE ALBERT & LINDA	0

Recent Sales In Area

Sale date range:

From:

11/16/2018

To:

11/16/2021

Sales by Neighborhood

1500

Feet



Sales by Distance

Tax History

Tax Year (click for detail)	Delinquent	1st Half	2nd Half	Total Due
2020 Pay 2021	\$0.00	\$404.49	\$367.72	\$0.00
2019 Pay 2020	\$0.00	\$365.87	\$365.87	\$0.00
2018 Pay 2019	\$0.00	\$365.87	\$365.87	\$0.00

Payments

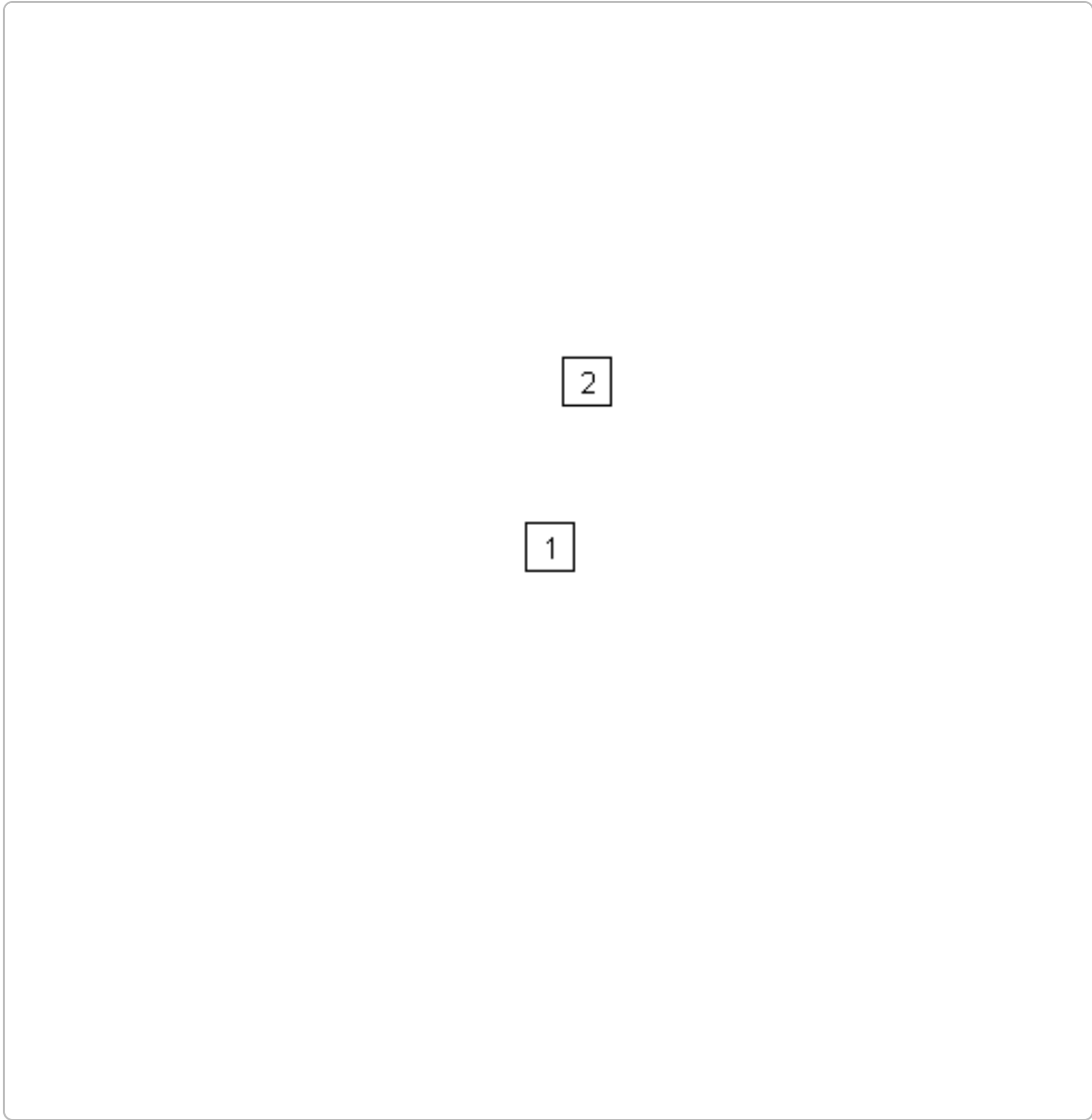
Detail:

Tax Year	Effective Payment Date	Paid By	Amount	Receipt Number
2020 Pay 2021	6/29/2021	COVIOUS MORTGAGE SOLUTIONS LENDER #01798 RP	\$772.21	COVIOUS#1-06292021-1-19
2019 Pay 2020	7/31/2020	CORELOGIC	\$365.87	CORELOGIC2-07312020-1-2664
2019 Pay 2020	2/13/2020	CORELOGIC	\$365.87	CORELOGIC1-02132020-1-2545
2018 Pay 2019	7/30/2019	CORELOGIC	\$365.87	CORELOGIC-07302019-1-2179
2018 Pay 2019	2/22/2019	CORELOGIC	\$365.87	CORELOGIC1-02222019-1-2309

Total:

Tax Year	Amount
2020 Pay 2021	\$772.21
2019 Pay 2020	\$731.74
2018 Pay 2019	\$731.74

Sketches



Map



No data available for the following modules: Ag Soil, Dwellings, Buildings, Additions, Special Assessments.

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